

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF PUERTO RICO**

<b>IN RE:</b>	*	<b>CASE NO. 20-00633 EAG</b>
<b>EFRAIN CARRERO VELEZ</b>	*	<b>CHAPTER 7</b>
<b>DEBTOR</b>	*	
	*	

**OBJECTION TO TRUSTEE'S FINAL REPORT**

**TO THE HONORABLE COURT:**

Now comes debtor, through the undersigned attorney and very respectfully prays and states as follows:

1. The chapter 7 trustee, Roberto Román Valentín has filed a proposed final report dated December 3, 2021.
2. Said report proposes to pay Banco Popular de Puerto Rico the amount of \$31,568.44. Said creditor filed claim number 1 in the amount of \$98,818.10 as a secured claim. Debtor has filed a statement of intention in which the property subject to the lien is to be surrendered to said creditor.
3. The report also proposes to pay the Department of the Treasury of Puerto Rico, who filed secured claim number 3 in the amount of \$96,174.45, the amount of \$31,897.08. Debtor has also filed a statement of intention in which the property subject to the lien is being surrendered.
4. It makes no sense whatsoever to pay cash to creditors whose collaterals are being surrendered. Said distribution is clearly determined to the interest of the debtor and has no justification under the Bankruptcy Code. It is absurd to partially pay a secured

creditor when debtor has no capacity to continue making payments on those secured creditors.

5. In addition, the trustee's fees should be adjusted if our objection is sustained.

**NOTICE:** Within thirty (14) days after service as evidenced by the certification, and an additional three (3) days pursuant to Fed. R. Bank. P. 9006(f) if you were served by mail, any party against whom this paper has been served, or any other party to the action who objects to the relief sought herein, shall serve and file an objection or other appropriate response to this paper with the Clerk's office of the U.S. Bankruptcy Court for the District of Puerto Rico. If no objection or other response is filed within the time allowed herein, the objection will be deemed unopposed and may be granted unless: (1) the requested relief is forbidden by law; (2) the requested relief is against public policy; or (3) in the opinion of the court, the interest of justice requires otherwise. If you file a timely response, the court may-in its discretion-schedule a hearing.

**WHEREFORE**, it is respectfully requested from this Honorable Court that the objection to trustee's final report in relation of BPPR and Department of Treasury payments be granted..

**CERTIFICATE OF SERVICE: I HEREBY CERTIFY:** That on December 7, 2021 we electronically filed the foregoing using the CM/ECF system. Notice of this filing will be sent electronically though the CM/ECF System to Roberto Román, Chapter 7 Trustee through the CM/EFC System , U S Trustee and Noemi Landrau Rivera, Assistant of the US Trustee and all creditors and parties as per the attached list.

In Mayaguez, Puerto Rico, this 7th day of December 2021.

**/s/Alberto O. Lozada Colón**

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Label Matrix for local noticing  
104-2  
Case 20-00633-EAG7  
District of Puerto Rico  
Once  
Tue Dec 7 10:14:06 AST 2021

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The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

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The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Banco Popular de Puerto Rico  
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San Juan, PR 00936-2708

End of Label Matrix	
Mailable recipients	44
Bypassed recipients	1
Total	45